

4 MICROFINANCE CREDIT RISK MANAGEMENT TOOL GUIDES Accion

INFLUENCE OF CREDIT RISK ON THE GROWTH OF MICROFINANCE ORGANIZATIONS IN ELDORET MUNICIPALITY (KENYA) ESSENTIALS IN CREDIT RISK MANAGEMENT IN MICROFINANCE INSTITUTIONS EMERGING MARKET BANK LENDING AND CREDIT RISK CONTROL MAKING MICROFINANCE WORK MICROCREDIT GUARANTEE FUNDS IN THE MEDITERRANEAN ANALYTICAL TECHNIQUES IN THE ASSESSMENT OF CREDIT RISK ENTREPRENEURIAL FINANCE FOR MSMEs THE NEW MICROFINANCE HANDBOOK EXPAND OR AVOID TRANSFORMING MICROFINANCE INSTITUTIONS SEMINAR PROCEEDINGS ON INSTITUTIONALIZING CREDIT RATING AND GUARANTEE SERVICES FOR MFIs IN BANGLADESH PROCEEDINGS OF THE INTERNATIONAL CONFERENCE ON ADVANCE RESEARCH IN SOCIAL AND ECONOMIC SCIENCE (ICARSE 2022) THE MICROFINANCE BANKER IMPACT OF CREDIT RISK MANAGEMENT PRACTICES ON MICRO FINANCING THE POOR FOR POVERTY ALLEVIATION IN AFRICA EFFECT OF CREDIT REFERENCE BUREAU SERVICES ON NON-PERFORMING LOAN PORTFOLIOS IN KENYA CREDIT RISK ASSESSMENT IN THE MICROFINANCE INDUSTRY MANAGING RISK AND CREATING VALUE WITH MICROFINANCE THE EFFECTS OF CREDIT RISK MITIGATION STRATEGIES, ON PROFITABILITY OF MICROFINANCE INSTITUTIONS IN NAKURU TOWN MICROFINANCE AGENT-BASED MAPPING OF CREDIT RISK FOR SUSTAINABLE MICROFINANCE

IRENE CHEPTUMO PAUL TURYAHEEBWA LEONARD ONYIRIUBA CRAIG FARREN CHURCHILL P. LEONE MICHALIS DOUMPOS JOSHUA YINDENABA ABOR JOANNA LEDGERWOOD IFTEKHAR AHMED JOANNA LEDGERWOOD HYEYUN KU VICTOR YAWO ATIASE HILARY OMARE AYI GAVRIEL AYAYI MIKE GOLDBERG KARIUKI JOSEPH MAINGI GIANFRANCO A. VENTO JOUNG-HUN LEE

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RESEARCH PAPER POSTGRADUATE FROM THE YEAR 2018 IN THE SUBJECT ECONOMICS FINANCE MOI UNIVERSITY MOI UNIVERSITY KENYA DEPARTMENT OF ACCOUNTING AND FINANCE LANGUAGE ENGLISH ABSTRACT THE MICROFINANCE INSTITUTIONS MFIS LEND SMALL AMOUNTS OF UNSECURED LOANS TO POOR CLIENTS WHICH SIGNIFY THEIR OBJECTIVES OF IMPROVING THE SOCIAL STATUS OF THE POOR WHILE ALSO TRYING TO MAXIMIZE THEIR RETURNS YET LENDING BY MFIS IS A RISKY VENTURE ESPECIALLY IN DEVELOPING COUNTRIES BECAUSE OF THE SUSCEPTIBILITY OF THEIR POOR CLIENTS THIS STUDY THEREFORE DETERMINED THE EXTENT AT WHICH STRATEGIC CREDIT RISK MANAGEMENT AFFECT GROWTH OF MFIS IN THE ELDORET MUNICIPALITY KENYA THIS STUDY USED PROBABILITY CLUSTERED RANDOM SAMPLING OF 12 MFIS IN ELDORET MUNICIPALITY TO COLLECT PRIMARY DATA AND VARIOUS REPORTS AND PUBLISHED WORK ON MFIS BETWEEN 2010 TO 2015 FORMED THE BASIS OF SECONDARY DATA THE EFFECT OF LOAN DEFAULT RISK COVERAGE AND CREDIT POLICY ON GROWTH OF MFIS WAS MEASURED BY PROFIT AND OUTREACH RESPECTIVELY THE RELATIONSHIP BETWEEN OF LOAN DEFAULT RISK COVERAGE AND CREDIT POLICY AND GROWTH WAS MEASURED USING MULTIPLE LINEAR REGRESSION MODELS HAUSMANN TEST OF ENDOGENEITY WAS EMPLOYED TO VALIDATE THE RESULTS WE DEMONSTRATE THAT PROFIT WAS SIGNIFICANTLY P

ANY INVESTMENT COMES WITH A RISK ATTACHED TO IT IT IS ALWAYS UP TO THE INVESTOR TO KNOW VERY WELL HIS TARGET MARKET AND HOW MUCH RISK TO ABSORB IN ORDER TO GET THE EXPECTED RETURNS THIS BOOK FOCUSES ON THE EFFECTIVENESS OF LOAN PORTFOLIO RISK MANAGEMENT IN FINANCIAL INSTITUTIONS SPECIFICALLY IN MICRO FINANCE INSTITUTIONS TURYAHEEBWA PAUL IS THE AUTHOR OF THIS BOOK AND HE GRADUATED WITH AN MBA FROM THE UNIVERSITY OF WALES INSTITUTE CARDIFF PAUL CARRIED OUT AN EXTENSIVE STUDY ON HOW TO ADDRESS CREDIT RISK ISSUES IN MFIS THE MAJOR ELEMENTS OF CREDIT RISK MANAGEMENT IN THE MANAGEMENT OF CREDIT IN MICRO FINANCE INSTITUTIONS WERE EXAMINED AS WELL AS LOAN PORTFOLIO MANAGEMENT STRATEGIES THIS BOOK ALSO PUTS FORWARD FACTORS THAT HINDER MFIS TO EFFECTIVELY DELIVER PRODUCTS AND SERVICES TO THEIR CUSTOMERS HENCE MAKING IT MORE DIFFICULT TO MANAGE CREDIT RISK PAUL FURTHER PUTS FORWARD WHAT CONSTITUTES SOUND CREDIT RISK MANAGEMENT PRACTICES IN FINANCIAL INSTITUTIONS MANY SCHOLARS OR RESEARCHERS FINANCIAL INSTITUTIONS INVESTORS AND OTHER BUSINESS PEOPLE WILL FIND THIS BOOK USEFUL IN MANY ASPECTS

USING A FRAMEWORK OF VOLATILE MARKETS EMERGING MARKET BANK LENDING AND CREDIT RISK CONTROL COVERS THE THEORETICAL AND PRACTICAL FOUNDATIONS OF CONTEMPORARY CREDIT RISK WITH IMPLICATIONS FOR BANK MANAGEMENT DRAWING A DIRECT CONNECTION BETWEEN RISK AND ITS EFFECTS ON CREDIT ANALYSIS AND DECISIONS THE BOOK DISCUSSES HOW CREDIT RISK SHOULD BE CORRECTLY ANTICIPATED AND ITS IMPACT MITIGATED WITHIN FRAMEWORK OF SOUND CREDIT CULTURE AND PROCESS IN LINE WITH THE BASEL ACCORDS THIS IS THE ONLY PRACTICAL BOOK THAT SPECIFICALLY GUIDES BANKERS THROUGH THE ANALYSIS AND MANAGEMENT OF THE PECULIAR CREDIT RISKS OF COUNTERPARTIES IN EMERGING ECONOMIES EACH CHAPTER FEATURES A ONE PAGE OVERVIEW THAT INTRODUCES ITS SUBJECT AND ITS OUTCOMES CHAPTERS INCLUDE SUMMARIES REVIEW QUESTIONS REFERENCES AND ENDNOTES EMPHASIZES BANK CREDIT RISK ISSUES PECULIAR TO EMERGING ECONOMIES EXPLAINS HOW TO ATTAIN ASSET AND PORTFOLIO QUALITY THROUGH EFFICIENT LENDING AND CREDIT RISK MANAGEMENT IN HIGH RISK PRONE EMERGING ECONOMIES PRESENTS A SIMPLE STRUCTURE DEVOID OF COMPLEX MODELS FOR CREATING ASSESSING AND MANAGING CREDIT AND PORTFOLIO RISKS IN EMERGING ECONOMIES PROVIDES CREDIT RISK IMPACT MITIGATION STRATEGIES IN LINE WITH THE BASEL ACCORDS

THIS TRAINING MANUAL PROVIDES AN OVERVIEW OF THE KEY MANAGEMENT PRINCIPLES NECESSARY TO OPTIMIZE THE SERVICES OF MICROFINANCE INSTITUTIONS MFIS AND BRINGS TOGETHER USEFUL LESSONS FROM NUMEROUS MFIS WORLDWIDE TO HELP MANAGERS STRENGTHEN THE PERFORMANCE OF THEIR UNIT BRANCH OR INSTITUTION EITHER USED ALONE OR AS PART OF A MANAGEMENT TRAINING COURSE MAKING MICROFINANCE WORK OFFERS VARIOUS TOOLS AND ADVICE THE MARKETS AND MARKETING OF MFIS ARE EXAMINED AND LOOKS AT THE DIFFERENT WAYS IN WHICH MANAGERS CAN COMMUNICATE THE VALUE OF THEIR PRODUCTS AND SERVICES IT INTRODUCES EFFECTIVE METHODS FOR ENHANCING EFFICIENCY AND PRODUCTIVITY WHICH MINIMIZE THE TRADE OFFS MFIS INVARIABLY FACE AS THEY TRY TO PROVIDE SERVICES OVER THE LONG TERM THE TOPIC OF MANAGING RISKS IS ALSO COVERED THIS MANUAL OFFERS STRATEGIES TO PREVENT RISK FROM OCCURRING AND IF IT DOES OCCUR EXPLAINS HOW TO RECTIFY THE SITUATION PRACTICAL TECHNIQUES FOR ALLOCATING COSTS AND DETERMINING PRICES ARE ALSO HIGHLIGHTED AS WELL AS THE IMPORTANCE OF PLANS BUDGETS AND REPORTS ILLUSTRATIONS AND CASE STUDIES ARE USED TO ASSIST MANAGERS IN APPLYING THE CONCEPTS OUTLINED IN THE TEXT AN EXTENSIVE LIST OF ADDITIONAL READING AND USEFUL INTERNET RESOURCES IS ALSO PROVIDED

THIS BOOK OFFERS A COMPREHENSIVE COMPARATIVE ANALYSIS OF THE MICROCREDIT GUARANTEE FUNDS ADOPTED IN THREE SOUTH EUROPEAN COUNTRIES AND IN THREE NORTH AFRICAN COUNTRIES IT FOCUSES ON THREE KEYS AREAS ANALYSIS OF THE REGULATORY FRAMEWORK MAPPING OF MICROCREDIT INSTITUTIONS AND ANALYSIS OF THE MAIN FEATURES OF GUARANTEE FUNDS

THIS BOOK PROVIDES A UNIQUE FOCUSED INTRODUCTION TO THE ANALYTICAL SKILLS METHODS AND TECHNIQUES IN THE ASSESSMENT OF CREDIT RISK THAT ARE NECESSARY TO TACKLE AND ANALYZE COMPLEX CREDIT PROBLEMS IT EMPLOYS MODELS AND TECHNIQUES FROM OPERATIONS RESEARCH AND MANAGEMENT SCIENCE TO INVESTIGATE MORE CLOSELY RISK MODELS FOR APPLICATIONS WITHIN THE BANKING INDUSTRY AND IN FINANCIAL MARKETS FURTHERMORE THE BOOK PRESENTS THE ADVANCES AND TRENDS IN MODEL DEVELOPMENT AND VALIDATION FOR CREDIT SCORING RATING THE RECENT REGULATORY REQUIREMENTS AND THE CURRENT BEST PRACTICES USING EXAMPLES AND FULLY WORKED CASE APPLICATIONS THE BOOK IS A VALUABLE

RESOURCE FOR ADVANCED COURSES IN FINANCIAL RISK MANAGEMENT BUT ALSO HELPFUL TO RESEARCHERS AND PROFESSIONALS WORKING IN FINANCIAL AND BUSINESS ANALYTICS FINANCIAL MODELING CREDIT RISK ANALYSIS AND DECISION SCIENCE

THIS BOOK PROVIDES A FRAMEWORK FOR UNDERSTANDING MICRO SMALL AND MEDIUM SIZED ENTERPRISES MSMES AS IMPORTANT CONTRIBUTORS TO ECONOMIC GROWTH BY EXAMINING THE ECONOMIC AND INVESTMENT DECISIONS BEHIND THESE BUSINESSES THE AUTHOR SHOWS HOW MANAGERS OF MSMES CAN ADD VALUE TO THE FIRM BY APPLYING MANAGERIAL FINANCE TOOLS EARLY CHAPTERS ESTABLISH THE BASIC TENETS OF NEW VENTURE DEVELOPMENT AND FINANCING AND EXPLORE THE ECONOMIC ENVIRONMENT THAT BUSINESS OWNERS INHABIT FOCUSING ON VENTURE CAPITAL MICROFINANCE INTERVENTION AND PUBLIC SECTOR INTERVENTIONS LATER CHAPTERS GUIDE THE READER THROUGH THE PROCESS OF FINANCIAL PLANNING AND FORECASTING AND VALUATION FINISHING WITH INSIGHTS INTO HOW TO HARVEST INVESTMENTS AND MAKE SOUND FINANCIAL DECISIONS THE BOOK HAS INTERDISCIPLINARY APPEAL AND OFFERS A TIMELY CONSIDERATION OF MSMES IN DEVELOPING ECONOMIES IT WILL BE VALUABLE READING FOR ALL INTERESTED IN THE MANAGEMENT AND DEVELOPMENT OF SMALL BUSINESSES THE FINANCE OF ENTREPRENEURSHIP AND POLICY AFFECTING SMALL AND MEDIUM SIZED ENTERPRISES

THE NEW MICROFINANCE HANDBOOK PROVIDES A DETAILED OVERVIEW OF CLIENT FINANCIAL SERVICE NEEDS THE VARIOUS PROVIDERS AND FINANCIAL PRODUCTS AND SERVICES THAT MEET THOSE NEEDS AND THE SUPPORTING FUNCTIONS THAT ALLOW THE FINANCIAL MARKET SYSTEM TO PROVIDE BETTER MORE APPROPRIATE FINANCIAL SERVICES TO THE POOR SUSTAINABLY

THIS STUDY INVESTIGATES THE ASSOCIATION BETWEEN CLIMATE VULNERABILITY GEOGRAPHIC EXPANSION AND CREDIT RISK IN MICROFINANCE INSTITUTIONS MFIS LOAN PORTFOLIOS IT IS MOTIVATED BY INCONCLUSIVE EVIDENCE CONCERNING THE CLIMATE VULNERABILITY BANK RISK NEXUS AND THE GEOGRAPHIC EXPANSION BANK RISK NEXUS APPLYING SYSTEM GENERALIZED METHOD OF MOMENTS GMM TO A SAMPLE OF GLOBAL MFIS OVER THE PERIOD 1999 2019 WE REPORT EVIDENCE THAT CLIMATE VULNERABILITY AND GEOGRAPHIC EXPANSION INCREASE MFI CREDIT RISK THE RISK IS MORE PRONOUNCED FOR NON SHAREHOLDER OWNED MFIS COMPARED TO SHAREHOLDER OWNED MFIS THIS SUGGESTS MFI EXPANSION INTO CLIMATE PRONE REGIONS IS CURTAILED IN THE

CASE OF SHAREHOLDER OWNED MFIS TO MINIMIZE CREDIT RISK OVERSHADOWING THE MICROFINANCE MISSION TO PROVIDE BANKING SERVICES TO THE POOREST AND THE MOST VULNERABLE IN ADDITION WE REPORT EVIDENCE THAT CLIMATE VULNERABILITY MODERATES THE CONSEQUENCES OF GEOGRAPHIC DIVERSIFICATION IN THE MICROFINANCE INDUSTRY

IN RESPONSE TO A CLEAR NEED BY LOW INCOME PEOPLE TO GAIN ACCESS TO THE FULL RANGE OF FINANCIAL SERVICES INCLUDING SAVINGS A GROWING NUMBER OF MICROFINANCE NGOS ARE SEEKING GUIDELINES TO TRANSFORM FROM CREDIT FOCUSED MICROFINANCE ORGANIZATIONS TO REGULATED DEPOSIT TAKING FINANCIAL INTERMEDIARIES IN RESPONSE TO THIS TREND THIS BOOK PRESENTS A PRACTICAL HOW TO MANUAL FOR MFIS TO DEVELOP THE CAPACITY TO BECOME LICENSED AND REGULATED TO MOBILIZE DEPOSITS FROM THE PUBLIC TRANSFORMING MICROFINANCE INSTITUTIONS PROVIDES GUIDELINES FOR REGULATORS TO LICENSE AND REGULATE MICROFINANCE PROVIDERS AND FOR TRANSFORMING MFIS TO MEET THE DEMANDS OF TWO MAJOR NEW STAKEHOLDERS REGULATORS AND SHAREHOLDERS AS SUCH IT FOCUSES ON DEVELOPING THE CAPACITY OF NGO MFIS TO MOBILIZE AND INTERMEDIATE VOLUNTARY SAVINGS DRAWING FROM WORLDWIDE EXPERIENCE IT OUTLINES HOW TO MANAGE THE TRANSFORMATION PROCESS AND ADDRESS MAJOR STRATEGIC AND OPERATIONAL ISSUES INHERENT IN TRANSFORMATION INCLUDING COMPETITIVE POSITIONING BUSINESS PLANNING ACCESSING CAPITAL AND SHAREHOLDERS AND HOW TO TRANSFORM THE MFI S HUMAN RESOURCES FINANCIAL MANAGEMENT MIS INTERNAL CONTROLS AND BRANCH OPERATIONS CASE STUDIES THEN PROVIDE EXAMPLES OF DEVELOPING A NEW REGULATORY TIER FOR MICROFINANCE AND HOW A UGANDAN NGO TRANSFORMED TO BECOME A LICENSED FINANCIAL INTERMEDIARY THIS BOOK WILL BE INVALUABLE TO REGULATORS AND MICROFINANCE NGOS CONTEMPLATING INSTITUTIONAL TRANSFORMATION AND WILL BE OF TREMENDOUS USE TO DONORS AND TECHNICAL SUPPORT AGENCIES SUPPORTING MFIS IN THEIR TRANSFORMATION

THIS IS AN OPEN ACCESS BOOK THEMEOPTIMIZING THE USE OF SOCIAL SCIENCE AND ECONOMICS IN THE POST PANDEMIC REVIVAL ERA THE COVID 19 PANDEMIC IS SLOWLY STARTING TO BE OVERCOME CONTRIBUTIONS FROM VARIOUS DISCIPLINES ARE ALSO NEEDED IN THE CONTEXT OF POST PANDEMIC RECOVERY INCLUDING THE FIELDS OF SOCIAL SCIENCE AND ECONOMICS THUS THE INTERNATIONAL CONFERENCE ON ADVANCED RESEARCH IN SOCIAL AND

ECONOMIC SCIENCE IS A FORUM FOR RESEARCHERS AND PRACTITIONERS TO EXCHANGE IDEAS AND ADVANCES ON HOW EMERGING RESEARCH METHODS AND SOURCES ARE APPLIED TO VARIOUS FIELDS OF THE SOCIAL SCIENCES AS WELL AS DISCUSS CURRENT AND FUTURE CHALLENGES JOIN THE SOCIAL SCIENCES CONFERENCE AS WE EXPLORE THE LATEST TRENDS IN SOCIAL SCIENCES AND DISCUSS COMMON CHALLENGES IN POLITICS SOCIAL COMMUNICATION HUMANITIES NETWORKING SOCIETY BUSINESS SUSTAINABLE DEVELOPMENT AND INTERNATIONAL RELATIONS

ALTHOUGH AFRICA HAS EXPERIENCED ENCOURAGING ECONOMIC GROWTH OVER THE PAST DECADE THE LIVELIHOOD AND LIVING CONDITIONS OF MOST ON THE CONTINENT DOES NOT REFLECT THIS TREND GHANA IS NO EXCEPTION EVEN THOUGH GHANA HAS MADE MODEST GAINS IN ECONOMIC GROWTH AND PRODUCTIVITY LIVELIHOODS UNEMPLOYMENT DISEASES AND ABOVE ALL THE NUMBER ONE ENEMY POVERTY AMONG THE GHANAIAN POPULATION CONTINUE TO SOAR ABOVE ACCEPTABLE LIMITS IN MOST DEVELOPING COUNTRIES LIKE GHANA MICROFINANCING THE POOR FOR THEM TO ENGAGE IN ENTREPRENEURIAL ACTIVITY HAS BEEN USED TO FIGHT THIS NUMBER ONE ENEMY POVERTY TO PROTECT THEIR INVESTMENT MICROFINANCE INSTITUTIONS MFIS APPLY CREDIT RISK MANAGEMENT ALTHOUGH CREDIT RISK MANAGEMENT IS ESSENTIAL TO SAFEGUARDING THE CREDIT PORTFOLIO DEPOSITS AND IMPROVE LOAN RECOVERY IT IS ESSENTIAL THAT MFIS ADOPT PRO POOR CREDIT RISK MANAGEMENT PRACTICES IN ORDER TO PROVIDE ACCESS TO ENTREPRENEURIAL FINANCE TO THESE BOTTOM OF THE LADDER WHO ARE OFTEN MARGINALISED FROM ACCESS TO FINANCE FROM MAINSTREAM BANKS THE PROBLEM IS THAT WHEN CREDIT RISK MANAGEMENT PRACTICES ARE TOO STRINGENT IT CREATES THE POTENTIAL OF DENYING THE POOR ACCESS TO ENTREPRENEURIAL FINANCE WITH CONSEQUENCES FOR POVERTY REDUCTION IN FACT SOME COMMENTATORS STRONGLY SUGGEST THAT FINANCING THE POOR TO ENGAGE IN ENTREPRENEURIAL ACTIVITY IS HAMPERED BY LESS THAN PRO POOR CREDIT RISK MANAGEMENT PRACTICES OF LENDING INSTITUTIONS THIS ASSERTION HAS YET TO BE TESTED ON MFIS IN THE DEVELOPING COUNTRY CONTEXT INCLUDING GHANA WHERE MICROCREDIT HAS BECOME A FLOURISHING BUSINESS A KNOWLEDGE GAP THEREFORE EXISTS INSOFAR AS THE IMPACT OF CREDIT RISK MANAGEMENT PRACTICES ON POVERTY ALLEVIATION THROUGH MICROFINANCING THE POOR TO ENGAGE IN ENTREPRENEURSHIP IS CONCERNED TO BRIDGE THIS GAP THIS STUDY INVESTIGATED THE MICROFINANCE CREDIT RISK MANAGEMENT PRACTICES OF MFIS OPERATING IN THE GREATER ACCRA REGION OF GHANA TO ASSESS THE EXTENT TO WHICH SUCH PRACTICES HINDER THE POOR FROM ACCESSING

ENTREPRENEURIAL FINANCE AND IMPACT THEREOF ON POVERTY ALLEVIATION REDUCTION IN THE STUDY THE GREATER ACCRA REGION IS USED AS A TEST CASE FOR GHANA BY INVOLVING RESPONDENTS FROM PURPOSEFULLY SELECTED 141 MFIS IN THE REGION COMPRISING OF 378 OFFICERS OF MFIS AND 1 235 MFI LOAN BENEFICIARIES THE RESULTS REVEAL THAT STRINGENT CREDIT RISK MANAGEMENT PRACTICES EXIST AMONG MFIS IT WAS ALSO FOUND THAT MOST OF THE POOR WHO ARE WILLING TO ENGAGE IN ENTREPRENEURSHIP ARE UNABLE TO OBTAIN FINANCE DUE TO CREDIT RISK MANAGEMENT PRACTICES THAT THEY PERCEIVE AS ARE TOO STRINGENT FURTHERMORE IT WAS FOUND THAT MFIS THAT ADOPT PRO POOR CREDIT RISK MANAGEMENT PRACTICES ATTRACT MORE POOR CLIENTS AND SUCH CLIENTS BECOME SUCCESSFUL IN THEIR BUSINESSES BASED ON THE ABOVE AND OTHER FINDINGS RECOMMENDATIONS ARE MADE WHICH IF CAREFULLY IMPLEMENTED CAN MAKE MICROCREDIT RISK MANAGEMENT PRO POOR WHILE MINIMISING CREDIT RISK FOR MFIS RECOMMENDATIONS ARE ALSO MADE FOR FURTHER RESEARCH

MASTER S THESIS FROM THE YEAR 2016 IN THE SUBJECT BUSINESS ECONOMICS INVESTMENT AND FINANCE COURSE MASTERS OF BUSINESS ADMINISTRATION LANGUAGE ENGLISH ABSTRACT THE RESEARCH PROJECT SOUGHT TO EXAMINE THE EFFECT OF LISTING WITH CREDIT REFERENCE BUREAU SERVICE ON NON PERFORMING LOANS OF DEPOSIT TAKING MICROFINANCE INSTITUTIONS IN KENYA THE SPECIFIC OBJECTIVES WERE TO ASSESS HOW LOAN RECOVERIES AS A RESULT OF LISTING WITH CREDIT REFERENCE BUREAU AFFECTS NON PERFORMING LOANS BY DEPOSIT TAKING MICROFINANCE INSTITUTIONS IN KENYA AND TO ASSESS HOW WRITE OFFS AS A RESULT OF LISTING WITH CREDIT REFERENCE BUREAU AFFECT NON PERFORMING LOANS BY DEPOSIT TAKING MICROFINANCE IN KENYA FURTHERMORE TO EXAMINE HOW LOAN QUALITY AS A RESULT OF LISTING WITH CREDIT REFERENCE BUREAU AFFECT NON PERFORMING LOAN IN DEPOSIT TAKING MICROFINANCE IN KENYA AND WHAT EFFECT DOES LISTING WITH CREDIT REFERENCE BUREAU HAS ON NON PERFORMING LOANS LEVELS IN DEPOSIT TAKING MICROFINANCE IN KENYA THIS RESEARCH STUDY ADOPTED A DESCRIPTIVE SURVEY APPROACH ON EFFECT OF LISTING WITH CREDIT REFERENCE BUREAU SERVICE ON NON PERFORMING LOANS OF DEPOSIT TAKING MICROFINANCE INSTITUTIONS IN KENYA FURTHER THIS STUDY TARGETED ALL REGISTERED DEPOSIT TAKING MICROFINANCE INSTITUTIONS BY THE CENTRAL BANK OF KENYA CBK TARGET POPULATION WAS 12 REGISTERED DEPOSIT TAKING MICROFINANCE INSTITUTIONS THAT HAVE LISTED WITH CREDIT REFERENCE BUREAUS IN KENYA THIS STUDY USED PRIMARY DATA THAT WAS COLLECTED BY

USE OF A QUESTIONNAIRE THE DATA WAS ANALYZED BY USE OF DESCRIPTIVE AND INFERNAL STATISTICS TO MEASURE INTERRELATIONSHIPS BETWEEN THE VARIABLES TABLES WERE USED TO DISPLAY THE INFORMATION TO IMPROVE PRESENTATION OF THE ANALYZED RESULTS FOR EASE OF INTERPRETATION REGRESSION ANALYSIS WAS USED TO TEST THE RELATIONSHIP BETWEEN DEPENDENT AND INDEPENDENT VARIABLE IN LIGHT OF THE RESEARCH FINDINGS THE REGRESSION MODEL COULD ONLY EXPLAIN 52 IN VARIANCE OF NON PERFORMING LOANS THE STUDY RESULTS REVEALED THAT THERE WAS A STATISTICALLY SIGNIFICANT RELATIONSHIP BETWEEN LOAN RECOVERIES AND NON PERFORMANCE OF LOANS $p < 0.000$ THERE WAS A STATISTICALLY SIGNIFICANT RELATIONSHIP BETWEEN WRITE OFFS AND NON PERFORMANCE OF LOANS $p < 0.000$ AND THAT THERE WAS A STATISTICALLY SIGNIFICANT RELATIONSHIP BETWEEN QUALITY LOAN PORTFOLIO AND NON PERFORMANCE OF LOANS $p < 0.000$ HENCE CREDIT INFORMATION SHARING AND LEVEL OF NONPERFORMING LOANS ARE INDEED RELATED MEANING THERE IS A DIRECT RELATIONSHIP BETWEEN THE NUMBER OF CREDIT CHECKS DONE BY THE CRBS AND THE LEVEL OF NPLS

THIS PAPER DISCUSSES CREDIT RISK ASSESSMENT THROUGH CONVENTIONAL AND SPECIALIZED CREDIT EVALUATION METRICS I FIND THAT LOW CREDIT RISK IS A DIRECT CONSEQUENCE OF SOUND IMPLEMENTATION OF GOOD GOVERNANCE PRACTICES AND SUSTAINABLE FINANCIAL PERFORMANCE THROUGH SOUND QUALITATIVE AND QUANTITATIVE RISK MANAGEMENT TOOLS FURTHERMORE I FIND THAT THE DEPTH AND BREADTH OF OUTREACH AND WRITE OFF ARE BY SOME MARGIN THE TWO MOST IMPORTANT DETERMINANT INDICATORS OF A MICROFINANCE INSTITUTIONS MFI'S CREDIT RISK CONTROL IN ADDITION I DEMONSTRATE THAT THERE IS NO SIGNIFICANT STATISTICAL DIFFERENCE IN TERMS OF RISK MANAGEMENT AMONG THE DIFFERENT TYPES OF MFIS RESULTS ALSO SUGGEST THAT CONSTRUCTIVE REGULATION TO PROMOTE MFIS HAS A NONNEGIGIBLE IMPACT ON THE RISK ASSESSMENT OF MFIS

THIS BOOK PROVIDES GUIDELINES AND TECHNICAL RECOMMENDATIONS ON MICROFINANCE BASED ON EXPERT PRESENTATIONS AND CASES FROM AROUND THE WORLD

CREDIT RISK IS ON AN INCREASING RATE AND IS BECOMING AN AREA OF CONCERN TO MANY PEOPLE AND INSTITUTIONS IN THE LENDING BUSINESS GLOBALLY

THIS KIND OF EXPOSURE LEADS TO INSTABILITY AND POOR FINANCIAL PERFORMANCE OF MICROFINANCE INSTITUTIONS MICROFINANCE INSTITUTIONS ARE EXPOSED TO CREDIT RISK AND THEREFORE IT IS IMPORTANT FOR THEM TO COME UP WITH MITIGATION STRATEGIES THE CURRENT STUDY SOUGHT TO FIND OUT THE EFFECTS OF CREDIT RISK MITIGATION STRATEGIES ON THE PROFITABILITY OF MICROFINANCE INSTITUTIONS IN NAKURU TOWN THE OBJECTIVES OF THE STUDY WERE TO DETERMINE THE ROLE OF LOAN APPRAISAL PROCEDURES DEBT RECOVERY POLICIES CREDIT RISK MONITORING AND DIVERSIFICATION OF CREDIT PRODUCTS ON THE PROFITABILITY OF MICROFINANCE INSTITUTIONS IN NAKURU TOWN THE STUDY USED A SAMPLE SIZE OF 75 RESPONDENTS WHO WERE DRAWN FROM SELECTED MICROFINANCE INSTITUTIONS IN NAKURU TOWN THE TARGET POPULATION FOR THE STUDY WAS 500 RESPONDENTS DRAWN FROM VARIOUS MICROFINANCE INSTITUTIONS IN NAKURU TOWN THE SAMPLE SIZE COMPRISED OF RESPONDENTS DRAWN FROM VARIOUS MICROFINANCE INSTITUTIONS DRAWN IN NAKURU QUESTIONNAIRES WERE THE MAIN DATA COLLECTION TOOL THAT WAS USED SECONDARY DATA WAS OBTAINED FROM REPORTS BY MICROFINANCE INSTITUTIONS DATA WAS ANALYZED USING THE STATISTICAL PACKAGE FOR SOCIAL SCIENCES SPSS AND WAS PRESENTED IN FORM OF FREQUENCY TABLES CHARTS AND GRAPHS THE RESULTS REVEALED THAT CREDIT RISK MONITORING WAS NEGATIVELY CORRELATED WITH PROFITABILITY HOWEVER THIS CORRELATION WAS NOT STATISTICALLY SIGNIFICANT HENCE THE NULL HYPOTHESIS 3 WAS RETAINED AND CONCLUDED THAT THERE WAS NO EVIDENCE BASED ON THE SAMPLE TO SUGGEST THAT CREDIT RISK MONITORING AS ASSOCIATED WITH PROFITABILITY THE RESULTS REVEALED THAT CREDIT RISK MONITORING WAS NEGATIVELY CORRELATED WITH PROFITABILITY

MICROFINANCE IS A COMPREHENSIVE ANALYSIS OF THE OPERATIONAL MANAGERIAL AND FINANCIAL ASPECTS OF MICROFINANCE THE TEXT PROVIDES A CONTEMPORARY ANALYSIS OF MICROFINANCE BUSINESS COVERING THE RISKS RETURNS AND MANAGEMENT ISSUES ASSOCIATED WITH SUCH ACTIVITY IT ANALYZES THE MAIN PRODUCTS AND SERVICES AVAILABLE IN MODERN MICROFINANCE AND EXPLAINS HOW TO MANAGE THE FINANCIAL AND NON FINANCIAL RISKS INVOLVED THE BOOK ALSO PROVIDES A PERFORMANCE AND MONITORING MODEL FOR MICROFINANCE PROGRAMMES AND DESCRIBES HOW MICROFINANCE CAN BE REGULATED

INSPIRED BY RECENT IDEAS ON HOW THE ANALYSIS OF COMPLEX FINANCIAL RISKS CAN BENEFIT FROM ANALOGIES WITH INDEPENDENT RESEARCH AREAS WE PROPOSE AN UNORTHODOX FRAMEWORK FOR MAPPING MICROFINANCE CREDIT RISK A MAJOR OBSTACLE TO THE SUSTAINABILITY OF LENDERS OUTREACHING TO THE POOR SPECIFICALLY USING THE ELEMENTS OF NETWORK THEORY WE CONSTRUCTED AN AGENT BASED MODEL THAT OBEYS THE STYLISED RULES OF MICROFINANCE INDUSTRY WE FOUND THAT IN A DETERIORATING ECONOMIC ENVIRONMENT CONFOUNDED WITH ADVERSE SELECTION A FORM OF LATENT MORAL HAZARD MAY CAUSE A REGIME SHIFT FROM A HIGH TO A LOW LOAN REPAYMENT PROBABILITY AN AFTER THE FACT RECOVERY WHEN POSSIBLE REQUIRED THE ECONOMIC ENVIRONMENT TO IMPROVE BEYOND THAT WHICH LED TO THE SHIFT IN THE FIRST PLACE THESE FINDINGS SUGGEST A SMALL SET OF MEASURABLE QUANTITIES FOR MAPPING MICROFINANCE CREDIT RISK AND CONSEQUENTLY FOR BALANCING THE REQUIREMENTS TO REASONABLY PRICE LOANS AND TO OPERATE ON A FULLY SELF FINANCED BASIS WE ILLUSTRATE HOW THE PROPOSED MAPPING WORKS USING A 10 YEAR MONTHLY DATA SET FROM ONE OF THE BEST KNOWN MICROFINANCE REPRESENTATIVES GRAMEEN BANK IN BANGLADESH FINALLY WE DISCUSS AN ENTIRELY NEW PERSPECTIVE FOR MANAGING MICROFINANCE CREDIT RISK BASED ON ENTICING SPONTANEOUS COOPERATION BY BUILDING SOCIAL CAPITAL

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